HRAustin
Housing & Redevelopment Authority of Austin, MN

CHIP Loan Application

Please print clearly. Incomplete applications may delay processing. (Updated 1/1/2026)

1) Program Selection (check all that apply)

☐ CHIP I (Exterior Improvements & Life/Safety) – up to $15,000

☐ CHIP II (Home Improvement) – up to $30,000

☐ WoodCHIP (Tree Removal / Stump Grinding / Approved Replanting) up to $10,000

2) Applicant Information

Applicant Full Name:

Co-Applicant Full Name (if any):

Phone:

Email:

Mailing Address (if different):

Preferred Contact Method: ☐ Phone ☐ Email ☐ Mail

3) Property Information

Property Address:

City/State/ZIP:

Is this your primary residence? ☐ Yes ☐ No

Property Type: ☐ Single-Family ☐ Duplex ☐ Townhome
☐ Other: _____

Year Built (if known):

How long have you owned the home? _____ years/months

4) Household Information

List all people living in the household (including applicant). Attach additional sheet if needed.

Name	Age	Relationship	Gross Monthly Income

Total Household Gross Monthly Income: $_____

5) Loan Request

Requested Loan Amount ($):

Estimated Project Cost ($):

Do you have contractor bids/estimates? ☐ Yes (attach) ☐ No (will provide)

Preferred Start Date:

6) Project Description

Describe the work you want to complete. Include location(s) on the property and key details.

_____
_____
_____
_____
_____
_____

7) Program-Specific Details (complete as applicable)

CHIP I / CHIP II

• Briefly list the improvements (e.g., roof, windows, remodel, addition, electrical, furnace):

_____
_____
_____
_____
_____
_____
_____

WoodCHIP

• Number of trees to be removed: _____ Stump grinding needed: ☐ Yes ☐ No

• Reason for removal (check all that apply): ☐ Dead ☐ Diseased ☐ Hazardous ☐ Storm damage ☐ Other: _____

• Replanting planned: ☐ Yes ☐ No (Approved species may be required.)

• Tree location(s) and notes:

_____
_____

8) Required Documents Checklist

Please include the following items with your application (as applicable):

☐ Copy of photo ID for all applicants

☐ Proof of ownership (if requested)

☐ Proof of income for all household members (pay stubs, benefit statements, etc.)

☐ Most recent federal tax return (if requested)

☐ Contractor estimate(s) / bids (recommended)

☐ Photos of the area(s) to be improved (recommended)

☐ Any additional information requested by HRA staff

9) Acknowledgements

By submitting this application, I/we understand:

• Loan approval is subject to eligibility review, property requirements, and program guidelines.

• A lien will be placed on the property for the approved loan amount.

• Work may require permits, inspections, and/or program approval prior to starting.

10) Applicant Certification & Signatures

I/we certify that the information provided is true and complete to the best of my/our knowledge.

Applicant Signature: Date: _____

Print Name:

Co-Applicant Signature (if any): Date: _____

Print Name:

Return Application To:

Housing and Redevelopment Authority of Austin

308 Second Ave. NE, Austin, MN 55912

Phone 507-433-1866 **Fax** 507-433-8317

Website www.austinhra.org